

Notice of References Cited	Applicant/Patent ISHIDA	Application/Control No. 09/337,737	
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	Document Number Country Code-Number-Kind Code	Date MM-YYYY ¹	Name	Classification ²	
A	5,914,471	6/22/99	Van De Pavert	235	380
B	5,768,382	6/16/98	Schneier et al.	380	23
C	5,577,109	11/19/96	Stimson et al.	379	112
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NON-PATENT DOCUMENTS

	Include, as applicable: Author, Title, Date, Publisher, Edition or Volume, Pertinent Pages
U	Security, Marketing Keys to Card Success, Retail Delivery Systems News, V1, n7, 4/12/96.
V	London stock Exchange: ICI profit forecasts trimmed, Financial Times, p40, 12/21/90.
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X	Pete Hisey, Plunder Down Under, Credit Card Management, p116, 11/97.

* A copy of this reference is not being furnished with this Office action. See MPEP § 707.05(a).

¹ Dates in MM-YYYY format are publication dates.

² Classifications may be U.S. or foreign.

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	Include, as applicable: Author, Title, Date, Publisher, Edition or Volume, Pertinent Pages			
U	how Debits Cards can go Beyond Payment, Bank Network News, pN/A, 10/12/94.			
V				
W				
X				

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